

If You are Asked to Pay, Walk Away!

Are you worried about losing your home? You are not alone. But before you take action to prevent foreclosure, educate yourself on “Foreclosure Rescue Scams.”

A foreclosure scam artist will tell you that they can negotiate with your lender to save your house — if you pay them a fee first. They might tell you not to contact your lender, housing counselor, or credit counselor. They might tell you to let them handle the details. Then, once they have your money, they take off. You lose your money and your house!

Don't let yourself be a victim! Even if you are not behind on your monthly payments, contact a trusted housing counseling agency, the Southwest Improvement Council (SWIC). All services are FREE at SWIC. Call SWIC today at 303-934-0923!

Watch out for these RED FLAGS:

If you need foreclosure assistance, avoid any business that:

- Promises that they can stop foreclosure — no matter what.
- Tells you NOT to contact your lender, lawyer, or housing counselor.
- Collects a fee.
- Tells you to make mortgage payments to them instead of your lender.
- Tells you to transfer your property deed or title to them.
- Offers to fill out paperwork for you.
- Pressures you to sign paperwork you haven't read thoroughly or don't understand.

(source: <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre42.shtm>)

Has Foreclosure Fraud happened to you? Report foreclosure fraud NOW!

Contact the Denver Better Business Bureau at 303-758-2100 or the Colorado State Attorney General at

http://www.coloradoattorneygeneral.gov/departments/consumer_protection/file_consumer_complaint



Look for the HUD (Department of Housing and Urban Development) Logo to be sure!

Want to know more about foreclosure prevention and how to spot a scam? Make sure to come to SWIC's **FINANCIAL AWARENESS WEEK** at the Southwest Denver Community Center March 15th—20th! Program topics include: budgeting, retirement, social security, fair housing, foreclosure prevention and more! FREE Breakfast and lunch will be served every day! Contact Ron at 303-934-0923 for more info!

OR Call **SWIC** at 303-934-0923. We are here to HELP you for FREE!

The Southwest Denver Community Center A Division of the SouthWest Improvement Council (SWIC)

1000 S. Lowell Boulevard Denver, CO 80219
Serving Residents of SouthWest Denver since 1987



Southwest Matters

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Meet our new SWIC STARS!

SWIC is very excited to introduce two new volunteers from the Denver Public Schools STAR (Students Transitioning to Adult Resources) program located right here in the Marigold Room! **Nicole Vanston** and **Kyle Knoebel** are helping out around SWIC three days a week. We are very lucky to have them!

Nicole works at the front desk directing visitors and answering the phone. She says, “I like helping people and answering the phones and being nice to people. I also like to make new friends.” Kyle is assisting Ron and Beth with projects in the SWIC offices and helps the seniors in the kitchen. Kyle really likes serving the seniors their trays at lunch-time.



Kyle Knoebel



Nichole Vanston

Kyle has a message for everyone in the SWIC community: “I just want to let you know that I'm a new SWIC STAR! If you have any questions, come see me or Nicole.” They both say, “*We just want to be your friend!*”

SWIC's Ongoing Programs

- ◆ **Foreclosure Prevention and Housing Counseling:** FREE! You do not have to be behind on your monthly payments. Call Ron at 303-934-0923 (English) Roberta at 303-934-4789 (Spanish) or Jenny at 303-934-8063 (Vietnamese)
- ◆ **VOA Hot Lunch for Seniors:** 10:30am—1:00pm Monday—Friday. Donations welcomed, never required!
- ◆ **Weekly Food Boxes:** 12:00pm — 3:00pm every Friday. \$2 donation suggested, never required!
- ◆ **Free Adult Exercise:** 7:00am — 11:00am every day. Weight room, gymnasium and Zumba! Call Jenny at 303-934-8063
- ◆ **Youth Programs:** 2:00pm– 5:45pm Monday — Thursday. Free Arts and Crafts and Open gym!